

JP920030202US1

**IN THE ABSTRACT:**

Please amend the Abstract as follows.

Methods, systems and computer program products for learning consumer behaviour behavior are disclosed. A shared business opportunity with a merchant is offered to selected parties. Parent parties that accept the shared business opportunity are in turn enabled to offer a shared business opportunity to selected child parties. Each ancestor of one of the selected child parties is compensated in response to an online transaction between that child party and the merchant. Consumer behaviour behavior of a target party is predicted based on consumer behaviour behavior of at least one descendant party of the target party.